CLAIMS

Please amend the claims as presented below:

1.   (Currently Amended) A data mining system comprising:

one or more subscriber servers for collecting information identifying a user and providing a first data set of user information;

one or more demographic databases having third party information and providing a second data set; and

a ~~hub server~~ processor in operative communication with the one or more subscriber servers and the one or more demographic databases and receiving said first data set from the one or more subscriber servers and said second data set from the one or more demographic databases,

said processor including a rule processor receiving said first data set and said second data set and applying said first and second data sets to one or more rules to determine a score predicting behavior relating to said collected information identifying said user.

2. (Currently Amended) A data mining system according to claim 1 wherein the processor ~~hub server~~ receives the first data set of user information ~~identifying a user~~ from one of the subscriber servers and generates a unique key corresponding to the collected information identifying a user.

3. (Currently Amended) A data mining system according to claim 2 wherein the one or more ~~demographic databases~~ subscriber servers communicate to the ~~hub server~~ processor said first data set of user ~~demographic~~ information about the user based on ~~the~~ information identifying ~~identity of~~ the user.

4. (Cancelled)

5. (Currently Amended) A data mining system according to claim 1 [[4]] wherein the processor ~~hub server~~ communicates the score to the one or more subscriber servers.

6. (Currently Amended) A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the processor ~~hub server~~ to selectively market products and services to the user.

7. (Currently Amended) A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the processor ~~hub server~~ to selectively offer discounts to the user.

8. (Original) A data mining system according to claim 2 wherein the unique key corresponds to values indexed by the one or more demographic databases.

9. (Original) A data mining system according to claim 8 wherein the unique key comprises an e-mail address.

10. (Original) A data mining system according to claim 8 wherein the unique key comprises a postal address.

11. (Original) A data mining system according to claim 8 wherein the unique key comprises a Social Security Number.

12. (Original) A data mining system according to claim 8 wherein the unique key comprises a TCP/IP address.

13. (Currently Amended) A data mining system according to claim 1 wherein:

the one or more subscriber servers are coupled to an ~~the~~ Internet;

the one or more demographic databases are coupled to the Internet; and

the ~~hub server~~ processor is coupled to the Internet.

14 ~~15~~ . (Currently Amended) A method of mining data, said method comprising the steps of:

receiving from [[a]] one or more subscriber servers user-identifying indicia and providing a first data set of user information;

generating from the user-identifying indicia a key which corresponds to values indexed by one or more demographic databases having third party information;

communicating the key to [[a]] the one or more demographic databases;

receiving from the <u>one or more</u> demographic database<u>s</u> demographic information relating to the user-identifying indicia <u>and providing a second data set</u>;

<u>applying said first and second data sets to one or more rules to determine a score predicting behavior</u> ~~generating a score from the demographic information~~ relating to the user-identifying indicia; and

communicating the <u>predictive</u> score to the <u>one or more</u> subscriber server<u>s</u>.

<u>15</u> ~~16~~ . (Currently Amended) A method according to claim <u>14</u> [[15]] <u>further</u> comprising the step of the subscriber server determining whether or not to offer a user a product based on the score.

<u>16</u> ~~17~~ . (Currently Amended) A method according to claim <u>14</u> [[15]] <u>further</u> comprising the step of the subscriber server determining at what price to offer a product to a user based on the score.

17.   (New) A method according to claim 14 wherein the score is a propensity-to-purchase score indicating statistically a user's propensity to make a purchase.

18.   (New) A method according to claim 14 wherein the score is determined using a neural network.

19.   (New) A data mining system according to claim 1 wherein the score determined by the rule processor is a propensity-to-purchase score at least indicating statistically a likelihood that the user will make a purchase.

20.   (New) A data mining system according to claim 1 wherein the score is determined using a neural network.